

June 14, 2005

Proposed Rule for FDICIA Disclosures, Matter No. R411014
Federal Trade Commission/ Office of the Secretary
Room H-159 (Annex A)
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580

Secretary:

Upon reviewing the FTC's proposed rule regarding consumer disclosure of privately insured credit unions, please note that the Post Office Credit Union of Maryland, Inc. supports the agency's approach to determining what constitutes "conspicuous disclosure."

As a privately insured credit union, we continually endorse fair and honest disclosure of our members' deposit insurance status, and we take every step to meet the requirements of the FDIC Improvement Act of 1991.

Since disclosure may be presented in various ways, shapes and sizes, as well as on various documents or media, we appreciate the agency's efforts to not specifically define "conspicuous" but to evaluate it based on basic factors such as its prominence, presentation, placement and proximity to our qualifying statement. We believe privately insured credit unions can work within these parameters to effectively communicate the statute's required disclosures with its members.

Thank you for the opportunity to comment.

Respectfully submitted,

Lisa J. Postlethwait
President and CEO